

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 11-23709-MS
Chapter: 13
Judge: Morris Stern

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Keryn Anne Rakow
aka Keryn Anne Santiago
156 Konner Avenue
Pine Brook, NJ 07058

Social Security No.:
xxx-xx-8628

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 8, 2012

Morris Stern
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Keryn Anne Rakow
 Debtor

Case No. 11-23709-MS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: cbarna
 Form ID: bl8w

Page 1 of 3
 Total Noticed: 27

Date Rcvd: Feb 08, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2012.

db +Keryn Anne Rakow, 156 Konner Avenue, Pine Brook, NJ 07058-9437
 smg +U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523
 511996294 +BAC Home Loans Servicing LP, 7105 Corporate Drive, Plano, Tx 75024-4100
 511943911 +Bac Home Loans Servicing, 450 American Street, Simi Valley, CA 93065-6285
 511943915 +ChexSystems, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 511943918 CitiMortgage Inc., PO Box 790022, Attn: BK Department, Saint Louis, MO 63179-0022
 511943920 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241
 511943921 +Experian, 4 Gatehill Drive, 3rd Floor, Parsippany, NJ 07054-4522
 511943922 +Faloni & Associates, LLC, 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
 511943923 +Hahnemann University Hospital, 230 North Broad Street, Philadelphia, PA 19102-1178
 511943924 +Harold Santiago, 218 Griffith St. Apt.2, Jersey City, NJ 07307-3604
 511943926 +Hunting Ridge Townhome Association, Edward A. Berman Esq., PO Box 2249, Morristown, NJ 07962-2249
 511943929 +Officer Zachary Romano, Morris County Superior Court, PO Box 565, Whitehouse Station, NJ 08889-0565
 511943930 Superior Court of NJ - Morris County, Special Civil Part, PO Box 910, Morristown, NJ 07963-0910
 511943931 +Transunion, 2 Baldwin Place, PO Box 2000, Chester, PA 19016-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 08 2012 22:22:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511943910 +EDI: AMEREXPR.COM Feb 08 2012 21:43:00 American Express, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 511943909 +EDI: BECKLEE.COM Feb 08 2012 21:43:00 American Express, c/o Becket and Lee LLP,
 Po Box 3001, Malvern, PA 19355-0701
 512046936 EDI: RESURGENT.COM Feb 08 2012 21:43:00 Ashley Funding Services LLC its successors and,
 assigns as assignee of Syndicated Office, Systems, Inc, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 511943912 +EDI: BANKAMER2.COM Feb 08 2012 21:43:00 Bank of America Mortgage, Inc., Kenneth D. Lewis,
 100 North Tryon Street, Charlotte, NC 28255-0001
 511943913 +EDI: BANKAMER2.COM Feb 08 2012 21:43:00 Bank of America Mortgage, Inc., Attn: BK Department,
 100 North Tryon Street, Charlotte, NC 28255-0001
 511943919 EDI: CIAC.COM Feb 08 2012 21:43:00 CitiMortgage, Inc., Attn: Bill Beckmann, President,
 1000 Technology Drive, O Fallon, MO 63368-2240
 511943916 +EDI: CITICORP.COM Feb 08 2012 21:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,
 Po Box 20507, Kansas City, MO 64195-0507
 511943917 +EDI: CITICORP.COM Feb 08 2012 21:43:00 Citibank Sd, Na, Po Box 6241,
 Sioux Falls, SD 57117-6241
 511975505 +EDI: TSYS2.COM Feb 08 2012 21:43:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 511943923 +EDI: TENET.COM Feb 08 2012 21:43:00 Hahnemann University Hospital, 230 North Broad Street,
 Philadelphia, PA 19102-1178
 511943928 +EDI: TSYS2.COM Feb 08 2012 21:43:00 Macys/fdsb, 9111 Duke Blvd, Mason, OH 45040-8999
 511943927 +EDI: TSYS2.COM Feb 08 2012 21:43:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

511943925* +Harold Santiago, 218 Griffith Street, Apt. 2, Jersey City, NJ 07307-3604
 511943914 ##+Central Finl Control, Po Box 66051, Anaheim, CA 92816-6051

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: cbarna
Form ID: b18w

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Total Noticed: 27

Date Rcvd: Feb 08, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0312-2

User: cbarna
Form ID: b18w

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Total Noticed: 27

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2012 at the address(es) listed below:

Gary K. Norgaard on behalf of Creditor BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS
SERVICING LP gnorgaard@sternlaveng.com, sjohnson@sternlaveng.com
Jonathan Stone on behalf of Debtor Keryn Rakow court@jonstonelaw.com, cmecf4@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 3